

## **Fee Information Document**



Name of the account provider: Santander Bank Polska S.A.

Account name: Konto Jakie Chcę (Account As I Want It)

Date: 1 July 2022

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to personal customers.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the payment	1) for persons aged under 26	PLN 0
account	2) for persons aged 26 or above	
	a) if inflows during a given month are at least PLN	
	500 and at least one card payment or BLIK	PLN 0
	payment has been made	
	b) if the above condition is not met	
	monthly	PLN 6
	Total annual fee	PLN 72
Payments (excluding cards		
Internal credit transfer	to an account held by a third party	
	a) ordered using the electronic banking service	
	[Santander internet/ mobile]	PLN 0
	b) ordered at our bank's outlet	
	<ul> <li>for persons aged under 26</li> </ul>	PLN 5
	<ul> <li>for persons aged 26 or above</li> </ul>	PLN 10
[Przelew24]	c) [Przelew24]	PLN 0
	2) to another account held by the customer	PLN 0
Credit transfer	domestic transfer in PLN to an account	
	maintained by a provider other than our bank	
[ELIXIR transfer]	a) [ELIXIR transfer]	
	ordered using the electronic banking service	
	[Santander internet/ mobile]	PLN 0
	ordered at our bank's outlet	
	i. for persons aged under 26	PLN 5
	ii. for persons aged 26 or above	PLN 10

[SORBNET transfer] c) [SORBNET transfer] PLN 35 [domestic transfer in EUR] (domestic transfer in EUR] (domestic transfer in EUR] (domestic transfer, made to an account maintained in Poland by a provider other than our bank a) ordered using the electronic banking service [Santander internet/ mobile] min. PLN 20 (D.25% min. PLN 20 (D.25	[Express ELIXIR transfer], [BlueCash transfer]	b)	[Express ELIXIR transfer] or [BlueCash transfer]	PLN 0
credit transfer, made to an account maintained in Poland by a provider other than our bank  a) ordered using the electronic banking service [Santander internet/ mobile] min. PLN 20 max. PLN 200  b) ordered at our bank's branch 0.25% min. PLN 20.0 max. PLN 200  c) additional fees for a payment order - for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ mobile] min. PLN 9.50 max. PLN 180  ii. ordered at our bank's branch 0.3% min. PLN 40  [international transfer]  iii. ordered at our bank's branch 0.3% min. PLN 40  [international transfer]  iii. ordered at our bank's branch 0.2% min. PLN 40  [international transfer]  iii. ordered using the electronic banking service [Santander internet/ mobile] min. PLN 20 max. PLN 180  - OUR cost option PLN 40  iii. ordered using the electronic banking service 0.2% min. PLN 20 max. PLN 200  b) ordered at our bank's branch 0.25% min. PLN 20 max. PLN 200  c) additional fees for a payment order - for fast-track transfer (available for transfers in USD, GBP and PLN)  c) additional fees for a payment order - for fast-track transfer (available for transfers in USD, GBP and PLN)  - for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ mobile] min. PLN 9.5 max. PLN 9.0  - for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ mobile] min. PLN 9.5 max. PLN 9.0  min. PLN 9.5 max. PLN 180  ii. ordered at our bank's branch 0.3% min. PLN 9.5 max. PLN 180  iii. ordered at our bank's branch 0.3% min. PLN 9.5 max. PLN 180  iii. ordered at our bank's branch 0.3% min. PLN 9.5 max. PLN 180  iii. ordered at our bank's branch 0.3% min. PLN 9.5 max. PLN 180	[SORBNET transfer]	c)	[SORBNET transfer]	PLN 35
[Santander internet/ mobile] min. PLN 20 max. PLN 200	[domestic transfer in EUR]	2)	credit transfer, made to an account maintained in	
c) additional fees for a payment order  - for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ mobile]  ii. ordered at our bank's branch  - OUR cost option  - OUR cost opt		a)	•	min. PLN 20
- for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ mobile]  ii. ordered at our bank's branch  iii. ordered at our bank's branch  O.3% min. PLN 20 max. PLN 180  - OUR cost option  3) [International transfer] other than the SEPA credit transfer, made to an account maintained outside of Poland (excluding EUR payment orders sent to European Economic Area member states other than Poland)  a) ordered using the electronic banking service [Santander internet/ mobile]  b) ordered at our bank's branch  c) 25% min. PLN 200  c) additional fees for a payment order  - for fast-track transfer (available for transfers in EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/ mobile] or at a branch of our bank  - for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ mobile] or at a branch of our bank  ii. ordered using the electronic banking service [Santander internet/ mobile]  iii. ordered at our bank's branch  iii. ordered at our bank's branch		b)	ordered at our bank's branch	min. PLN 28.50
EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ mobile]  ii. ordered at our bank's branch  iii. ordered at our bank's branch  iii. ordered at our bank's branch  OUR cost option  OUR cost option  PLN 40  [international transfer]  3) [international transfer] other than the SEPA credit transfer, made to an account maintained outside of Poland (excluding EUR payment orders sent to European Economic Area member states other than Poland)  a) ordered using the electronic banking service [Santander internet/ mobile]  b) ordered at our bank's branch  c) additional fees for a payment order  - for fast-track transfer (available for transfers in EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/ mobile] or at a branch of our bank  - for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ mobile] or at a branch of our bank  ii. ordered using the electronic banking service [Santander internet/ mobile]  iii. ordered at our bank's branch  iii. ordered at our bank's branch		c)	additional fees for a payment order	
[Santander internet/ mobile] min. PLN 9.50 max. PLN 180  ii. ordered at our bank's branch 0.3% min. PLN 20 max. PLN 180  — OUR cost option PLN 40  [international transfer] 3) [international transfer] other than the SEPA credit transfer, made to an account maintained outside of Poland (excluding EUR payment orders sent to European Economic Area member states other than Poland)  a) ordered using the electronic banking service [Santander internet/ mobile] min. PLN 20 max. PLN 200  b) ordered at our bank's branch 0.25% min. PLN 28.50 max. PLN 200  c) additional fees for a payment order  — for fast-track transfer (available for transfers in EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/ mobile] or at a branch of our bank min. PLN 4.75 max. PLN 90  — for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ min. PLN 9.50 max. PLN 180  ii. ordered at our bank's branch 0.3% min. PLN 20 max. PLN 180			•	
[international transfer]  - OUR cost option PLN 40  [international transfer]  - OUR cost option PLN 40  [international transfer] other than the SEPA credit transfer, made to an account maintained outside of Poland (excluding EUR payment orders sent to European Economic Area member states other than Poland)  a) ordered using the electronic banking service [Santander internet/ mobile] min. PLN 20 max. PLN 200  b) ordered at our bank's branch 0.25% min. PLN 28.50 max. PLN 200  c) additional fees for a payment order  - for fast-track transfer (available for transfers in EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/ mobile] or at a branch of our bank min. PLN 4.75 max. PLN 90  - for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ mobile] min. PLN 9.50 max. PLN 180  ii. ordered at our bank's branch 0.3% min. PLN 20 max. PLN 180			3	min. PLN 9.50
[international transfer]  3) [international transfer] other than the SEPA credit transfer, made to an account maintained outside of Poland (excluding EUR payment orders sent to European Economic Area member states other than Poland)  a) ordered using the electronic banking service [Santander internet/ mobile] min. PLN 20 max. PLN 200  b) ordered at our bank's branch 0.25% min. PLN 28.50 max. PLN 200  c) additional fees for a payment order  - for fast-track transfer (available for transfers in EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/ mobile] or at a branch of our bank min. PLN 4.75 max. PLN 90  - for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ mobile] min. PLN 9.50 max. PLN 180  ii. ordered at our bank's branch 0.3% min. PLN 20 max. PLN 180			ii. ordered at our bank's branch	min. PLN 20
transfer, made to an account maintained outside of Poland (excluding EUR payment orders sent to European Economic Area member states other than Poland)  a) ordered using the electronic banking service [Santander internet/ mobile]			<ul> <li>OUR cost option</li> </ul>	PLN 40
[Santander internet/ mobile] min. PLN 20 max. PLN 200 b) ordered at our bank's branch 0.25% min. PLN 28.50 max. PLN 200 c) additional fees for a payment order  - for fast-track transfer (available for transfers in EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/ mobile] or at a branch of our bank min. PLN 4.75 max. PLN 90  - for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ mobile] min. PLN 9.50 max. PLN 180  ii. ordered at our bank's branch 0.3% min. PLN 20 max. PLN 180	[international transfer]	3)	transfer, made to an account maintained outside of Poland (excluding EUR payment orders sent to European Economic Area member states other	
min. PLN 28.50 max. PLN 200  c) additional fees for a payment order  — for fast-track transfer (available for transfers in EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/ mobile] or at a branch of our bank  — for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ mobile]  min. PLN 9.50 max. PLN 180  ii. ordered at our bank's branch  0.3% min. PLN 20 max. PLN 180		a)		min. PLN 20
- for fast-track transfer (available for transfers in EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/mobile] or at a branch of our bank min. PLN 4.75 max. PLN 90  - for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/mobile] min. PLN 9.50 max. PLN 180  ii. ordered at our bank's branch 0.3% min. PLN 20 max. PLN 180		b)	ordered at our bank's branch	min. PLN 28.50
EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/ mobile] or at a branch of our bank  — for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ mobile]  — ii. ordered at our bank's branch  ii. ordered at our bank's branch  — 0.3% — min. PLN 20 — max. PLN 180		c)	additional fees for a payment order	
max. PLN 90  - for express transfer (available for transfers in EUR, USD, GBP and PLN)  i. ordered using the electronic banking service [Santander internet/ mobile] min. PLN 9.50 max. PLN 180  ii. ordered at our bank's branch 0.3% min. PLN 20 max. PLN 180			EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/	
i. ordered using the electronic banking service [Santander internet/ mobile] min. PLN 9.50 max. PLN 180  ii. ordered at our bank's branch 0.3% min. PLN 20 max. PLN 180			mosnoj or at a stanon or our sank	
[Santander internet/ mobile] min. PLN 9.50 max. PLN 180  ii. ordered at our bank's branch 0.3% min. PLN 20 max. PLN 180			•	
min. PLN 20 max. PLN 180			3	min. PLN 9.50
			ii. ordered at our bank's branch	0.3% min. PLN 20
			<ul> <li>OUR cost option</li> </ul>	

	4) [international transfer] other than the SEPA credit	
	transfer, made as a standard or express transfer	
	to European Economic Area member states	
	other than Poland	DINO
	a) ordered using the electronic banking service  [Contemple interpret/graphic]	PLN 0
	[Santander internet/ mobile]	
	b) ordered at our bank's outlet	DINE
	<ul> <li>for persons aged under 26</li> </ul>	PLN 5
	for persons aged 26 or above	PLN 10
SEPA credit transfer	SEPA credit transfer (except for EUR payment	
	orders sent to European Economic Area member	
	states other than Poland)	
	a) and and using the electronic hanking convice	PLN 8
	<ul> <li>a) ordered using the electronic banking service</li> <li>[Santander internet/ mobile]</li> </ul>	FLINO
	b) ordered at our bank's branch	0.25%
	b) Graelea at our bank's branch	min. PLN 28.50
		max. PLN 200
	2) SEPA credit transfer sent to a European	max. i Liv 200
	Economic Area member state other than Poland	
	a) ordered using the electronic banking service	PLN 0
	[Santander internet/ mobile]	1 LIV
	b) ordered at our bank's outlet	
	/	DINE
	<ul> <li>for persons aged under 26</li> </ul>	PLN 5
EV 114.4 6	for persons aged 26 or above	PLN 10
FX credit transfer	ordered using the electronic banking service	0.2%
	[Santander internet/ mobile]	min. PLN 20
	ordered at our bank's branch	max. PLN 200 0.25%
	2) ordered at our bank's branch	min. PLN
		28.50
		max. PLN 200
	3) additional fees for a payment order	max. i Liv 200
	a) for fast-track transfer (available for transfers in EUR	
	to accounts maintained outside of the European	
	Economic Area and for transfers in USD, GBP and	0.1%
	PLN) ordered using the electronic banking service	min. PLN 4.75
	[Santander internet/ mobile] or at a branch of our	max. PLN 90
	bank	
	b) for express transfer (available for transfers in EUR,	
	USD, GBP and PLN)	
	a) and and union the abstract 1.1.	0.00/
	c) ordered using the electronic banking service	0.2%
	[Santander internet/ mobile]	min. PLN 9.50
	d) ardered at our healt's breach	max. PLN 180 0.3%
	d) ordered at our bank's branch	0.3% min. PLN 20
		max. PLN 180
	c) OUR cost option	PLN 40
Direct debit	ο) σοιν σου ομιστι	PLN 0
Standing order	to an account in our bank	PLN 0
otaliuling bluci	11) to an account in our pank	FLINU

	2) to an account maintained by a provider other than our	51110
0	bank	PLN 0
Cards and cash	A) 1 1 1 D 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Cash withdrawal	made using the Dopasowana Visa (Customised Visa)     or Dopasowana Mastercard (Customised Mastercard)     card	
	a) for persons aged under 26	
	<ul><li>from our bank's ATMs</li></ul>	PLN 0
	<ul> <li>from any other ATMs and terminals in Poland</li> </ul>	PLN 0
	<ul> <li>as part of the cash back service</li> </ul>	PLN 0
	<ul> <li>ATM package (monthly fee): covers all cash withdrawals from ATMs and terminals in Poland</li> </ul>	
	(including cash back) and cash withdrawals from ATMs outside of Poland	PLN 0
	<ul> <li>from ATMs and terminals outside of Poland (except for cross-border payment transactions made with a debit card used for cash payments)</li> </ul>	
	b) for persons aged 26 or above	PLN 0
	from our bank's ATMs	PLN 0
	from any other ATMs and terminals in Poland	1 LIV 0
	nomany outer trine and terminate in trotain	PLN 5
	<ul> <li>as part of the cash back service</li> </ul>	PLN 1.50
	<ul> <li>ATM package (monthly fee): covers all cash withdrawals from ATMs and terminals in Poland (including cash back) and cash withdrawals from</li> </ul>	
	ATMs outside of Poland	PLN 7
	from ATMs and terminals outside of Poland     (except for cross-border payment transactions)	DIN 40
	made with a debit card used for cash payments)  2) made at our bank's outlet	PLN 10
	,	DINE
	<ul><li>a) for persons aged under 26</li><li>b) for persons aged 26 or above</li></ul>	PLN 5 PLN 10
	3) made from an ATM using a BLIK code	PLIN 10
	a) from our bank's ATM	PLN 0
	b) from any other ATM	PLN 0
Cash deposit	made at our bank's outlet	0
'	a) for persons aged under 26	PLN 0
	b) for persons aged 26 or above	PLN 0
	2) made at our bank's CDM	PLN 0
Issuing a payment card	Dopasowana Visa (Customised Visa) or Dopasowana Mastercard (Customised Mastercard)	
	renewing a card	
	a) for persons aged under 26	PLN 0
	b) for persons aged 26 or above	DI N. 45
	every four years  Total annual fee	PLN 15
Handling a debit card	Dopasowana Visa (Customised Visa) or Dopasowana	-
Handing a debit cald	Mastercard (Customised Mastercard) – if:	
	at least one non-cash card transaction (other than	
	quasi-cash transactions) or BLIK payment is made in	

	a given calendar month (cancelled transactions are	
	excluded)	
	and	
	at least PLN 500 is paid to the account for which the	51.11.0
	card was issued (applies to customers aged 26 and	PLN 0
	if the above condition is not met	
	monthly	PLN 8
	Hioritally	1 LIV O
	2) generating a new PIN provided on paper at our	
	bank's outlet (at the cardholder's request)	
	, , , , , , , , , , , , , , , , , , , ,	PLN 7
	3) converting a transaction made in a currency other	
	than the account currency (the fee is based on the	
	amount of the transaction after its conversion into the	0.00/
	account currency)	2.8%
Cross-border payment	all transactions other than quasi-cash transactions	PLN 0
transaction made with a	2) quasi-cash transactions	4%
debit card used for non-cash	, ,	min. PLN 10
payments		
Cross-border payment	made using the Dopasowana Visa (Customised Visa)	
transaction made with a	or Dopasowana Mastercard (Customised Mastercard)	
debit card used for cash	card	DINIO
payments	a) for persons aged under 26	PLN 0
	- in EUR	PLN 0
	<ul><li>– in a currency other than EUR</li><li>b) for persons aged 26 or above</li></ul>	PLN 0 PLN 10
	– in EUR	PLN 5
	- in a currency other than EUR	PLN 10
Handling a credit card	the service is not available	
Overdrafts and related serv	ices	
Overdraft [personal overdraft]	sanctioning an overdraft	1%
	,	min. PLN 50
	2) sanctioning an overdraft through the electronic	
	banking service [Santander internet/ mobile]	
		PLN 0
	3) increasing the overdraft amount (the fee is based on	1.5%
	the increase amount) 4) increasing the overdraft amount through the	min. PLN 50
	electronic banking service [Santander internet/	
	mobile]	PLN 0
	5) renewal (the fee is based on the renewal amount)	1%
	,	min. PLN 50
	6) changing other terms and conditions of the	
	agreement at the borrower's request:	
		B1.1.66
	a) in the form of an annex to the agreement	PLN 30
	b) in the form of a memorandum of understanding	
	defining new terms and conditions for the repayment of a debt subject to debt collection proceedings	PLN 0
	(during the overdraft agreement termination period)	FLINU
	(Garing the everalate agreement termination period)	

Other services		
Issuing a payment account certificate		
		PLN 50
Preparing a list of payment	1) for card transactions	
transactions	monthly	PLN 7
	Total annual fee	PLN 84
[account history]	2) [account history]	
	a) for customers with access to the electronic banking	
	service [Santander internet/ mobile]	PLN 10
	b) for customers without access to the electronic	
	banking service [Santander internet/ mobile], if the	
	history covers only the previous calendar month	
		PLN 0
	c) for customers without access to the electronic	
	banking service [Santander internet/ mobile], if the	
	history covers any month other than the previous	
	calendar month	PLN 10
Text message notification	[Alerty24]	
[Alerty24]	a) sending a text message notification with an alert	
	within the MINI package	PLN 0.30
	b) use of the MAXI package (monthly fee)	PLN 9
Phone banking service		
		PLN 0
Electronic banking service		
		PLN 0